

<i>SERFF Tracking Number:</i>	<i>METX-125510678</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Metropolitan Property and Casualty Insurance Company</i>	<i>State Tracking Number:</i>	<i>EFT \$25</i>
<i>Company Tracking Number:</i>	<i>PELAR0004201R01</i>		
<i>TOI:</i>	<i>17.0 Other Liability - Claims Made/Occurrence</i>	<i>Sub-TOI:</i>	<i>17.0021 Personal Umbrella and Excess</i>
<i>Product Name:</i>	<i>Payment Plans</i>		
<i>Project Name/Number:</i>	<i>/PELAR0004201R01</i>		

## Filing at a Glance

Company: Metropolitan Property and Casualty Insurance Company

Product Name: Payment Plans

SERFF Tr Num: METX-125510678 State: Arkansas

TOI: 17.0 Other Liability - Claims  
Made/Occurrence

SERFF Status: Closed

State Tr Num: EFT \$25

Sub-TOI: 17.0021 Personal Umbrella and  
Excess

Co Tr Num: PELAR0004201R01

State Status: Fees verified and  
received

Filing Type: Rule

Co Status:

Reviewer(s): Becky Harrington,  
Betty Montesi, Brittany Yielding

Author: Richard Collard

Disposition Date: 02/27/2008

Date Submitted: 02/27/2008

Disposition Status: Filed

Effective Date Requested (New): 06/19/2008

Effective Date (New): 06/19/2008

Effective Date Requested (Renewal): 07/24/2008

Effective Date (Renewal):  
07/24/2008

State Filing Description:

## General Information

Project Name:

Status of Filing in Domicile:

Project Number: PELAR0004201R01

Domicile Status Comments:

Reference Organization:

Reference Number:

Reference Title:

Advisory Org. Circular:

Filing Status Changed: 02/27/2008

State Status Changed: 02/27/2008

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

Metropolitan filed and introduced a Recurring Credit Card payment option on February 15, 2007. Since that time, it has become an increasingly popular choice among our new business policyholders. Unfortunately, we are incurring an

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Company Tracking Number: PELAR0004201R01  
TOI: 17.0 Other Liability - Claims Made/Occurrence Sub-TOI: 17.0021 Personal Umbrella and Excess  
Product Name: Payment Plans  
Project Name/Number: /PELAR0004201R01

unplanned expense from the various credit card companies with whom we are transacting of approximately two percent of each policy's premium. In researching this matter further, we have found that our major competitors, who are also offering this payment option, are offsetting their expenses by charging a monthly transaction fee. Therefore, in order to maintain our competitiveness in continuing to offer this payment option, we propose to begin charging a monthly transaction fee of two dollars (\$2.00) to partially offset a portion of our expenses incurred.

## Company and Contact

### Filing Contact Information

Mary Tilton, State Filings Specialist mtilton@metlife.com  
700 Quaker Lane (401) 827-2035 [Phone]  
Warwick, RI 02887 (401) 827-3929[FAX]

### Filing Company Information

Metropolitan Property and Casualty Insurance CoCode: 26298 State of Domicile: Rhode Island  
Company  
700 Quaker Lane Group Code: 241 Company Type: Property and  
Warwick, RI 02887 Casualty  
Group Name: Metropolitan Property State ID Number:  
and Casualty Insurance Company  
(401) 827-2000 ext. [Phone] FEIN Number: 13-2725441  
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## Filing Fees

Fee Required? Yes  
Fee Amount: \$25.00  
Retaliatory? No  
Fee Explanation:  
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Metropolitan Property and Casualty Insurance Company	\$25.00	02/27/2008	18182870



State: *Arkansas*

Filing Company: Metropolitan Property and Casualty Insurance State Tracking Number: EFT \$25  
Company

Company Tracking Number: PELAR0004201R01

TOI: 17.0 Other Liability - Claims Made/Occurrence Sub-TOI: 17.0021 Personal Umbrella and Excess

*Product Name:*

Project Name/Number: /PELAR0004201R01

## Disposition

Disposition Date: 02/27/2008

Effective Date (New): 06/19/2008

Effective Date (Renewal): 07/24/2008

Status: Filed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: METX-125510678 State: Arkansas

Filing Company: Metropolitan Property and Casualty Insurance Company State Tracking Number: EFT \$25

Company Tracking Number: PELAR0004201R01

TOI: 17.0 Other Liability - Claims Made/Occurrence Sub-TOI: 17.0021 Personal Umbrella and Excess

Product Name: Payment Plans

Project Name/Number: /PELAR0004201R01

Item Type	Item Name	Item Status	Public Access
Supporting Document	Uniform Transmittal Document-Property & Casualty	Filed	Yes
Supporting Document	NAIC Loss Cost Filing Document for OTHER than Workers' Comp		No
Supporting Document	NAIC loss cost data entry document		No
Rate	AR PELP PAYMENT PLAN-6-2008	Filed	Yes

<i>SERFF Tracking Number:</i>	<i>METX-125510678</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Metropolitan Property and Casualty Insurance Company</i>	<i>State Tracking Number:</i>	<i>EFT \$25</i>
<i>Company Tracking Number:</i>	<i>PELAR0004201R01</i>		
<i>TOI:</i>	<i>17.0 Other Liability - Claims Made/Occurrence</i>	<i>Sub-TOI:</i>	<i>17.0021 Personal Umbrella and Excess</i>
<i>Product Name:</i>	<i>Payment Plans</i>		
<i>Project Name/Number:</i>	<i>/PELAR0004201R01</i>		

## Rate Information

Rate data does NOT apply to filing.

SERFF Tracking Number: METX-125510678 State: Arkansas

Filing Company: Metropolitan Property and Casualty Insurance State Tracking Number: EFT \$25  
Company

Company Tracking Number: PELAR0004201R01

TOI: 17.0 Other Liability - Claims Made/Occurrence Sub-TOI: 17.0021 Personal Umbrella and Excess

Product Name: Payment Plans

Project Name/Number: /PELAR0004201R01

## Rate/Rule Schedule

Review Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Attachments Number:
Filed	AR PELP PAYMENT PLAN-6-2008	Page 1	Replacement	Page 1.PDF

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY  
PERSONAL EXCESS LIABILITY PROGRAM  
ARKANSAS

**PAYMENT PLANS**

Payment plans for **12-month** policies are applicable to the following company:

METROPOLITAN PROPERTY AND CASUALTY INSURANCE COMPANY

Payment Plan Type	Payment Plan Description	Premium Remaining/ Approximate Bill Date(s)
1 Pay	100% of premium paid at application or by renewal effective date.	0%
4-Pay	25% of total premium with application or by renewal effective date.	25%/Days 40,130 & 220
Flexible Payment	NEW BUSINESS - 20% of the total premium with the application. Eight additional monthly installments of 10% due in months 3-10.  RENEWAL BUSINESS - Installments of 10% billed over 10 months, with 1 <sup>st</sup> payment due by the renewal effective date. Used to bill a customer for an individual policy or account billing.	10%/Monthly in months 3-10  10%/Monthly over 10 months, 1 <sup>st</sup> payment by renewal effective date
Payroll Deduction	A payroll deduction system designed to interface with payroll systems of franchise accounts doing business with Metropolitan.	Billed according to payroll system
ExpressIt	Metropolitan will deduct monthly premium payments authorized by the insured from the insured's designated bank account.	Monthly/ Selected date
Recurring Credit Card	Metropolitan will bill monthly premium payments, authorized by the insured, to the insured's designated credit card.	Monthly/ Selected Date
Home Account Bill*	Metropolitan will send a comprehensive bill for multiple P&C products to the home of the insured. The premium installments will be billed monthly.	Billed monthly

\* Available to franchise accounts only.

**Notes:** A non-sufficient fund charge of \$20.00 is applicable to all installment payment plans.  
A late payment fee of \$25.00 is applicable to all installment payment plans.  
A processing fee of \$4.00 is applicable for payments two and subsequent.  
A monthly transaction fee of \$2.00 is applicable to the Recurring Credit Card Payment Plan.



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## Supporting Document Schedules

**Satisfied -Name:** Uniform Transmittal Document-  
Property & Casualty  
**Review Status:**  
Filed 02/27/2008  
**Comments:**  
**Attachment:**  
AR - NAIC P&C TRANSMITTAL DOCUMENT.PDF


## Property &amp; Casualty Transmittal Document

<b>1. Reserved for Insurance Dept. Use Only</b>	<b>2. Insurance Department Use only</b>	
	a. Date the filing is received:	
	b. Analyst:	
	c. Disposition:	
	d. Date of disposition of the filing:	
	e. Effective date of filing:	
	New Business	
	Renewal Business	
	f. State Filing #:	
g. SERFF Filing #:		
h. Subject Codes		

<b>3. Group Name</b>	<b>Group NAIC #</b>			
Metropolitan Property and Casualty Insurance Company	241			
<b>4. Company Name(s)</b>	<b>Domicile</b>	<b>NAIC #</b>	<b>FEIN #</b>	<b>State #</b>
Metropolitan Property and Casualty Insurance Company	RI	26298	13-2725441	

<b>5. Company Tracking Number</b>	PELAR0004201R01
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## Contact Info of Filer(s) or Corporate Officer(s) [include toll-free number]

<b>6. Name and address</b>	<b>Title</b>	<b>Telephone #s</b>	<b>FAX #</b>	<b>e-mail</b>
Mary E. Tilton, AIS API 700 Quaker Lane Warwick RI 02887	State Filings Specialist	800-257-5049	401-827-3929	mtilton@metlife.com
<b>7. Signature of authorized filer</b>				
<b>8. Please print name of authorized filer</b>	Mary E. Tilton, AIS API			

## Filing Information (see General Instructions for descriptions of these fields)

<b>9. Type of Insurance (TOI)</b>	17.0 Other Liability - Claims Made/Occurrence			
<b>10. Sub-Type of Insurance (Sub-TOI)</b>	17.0021 Personal Umbrella and Excess			
<b>11. State Specific Product code(s) (if applicable) [See State Specific Requirements]</b>				
<b>12. Company Program Title (Marketing Title)</b>	Personal Excess Liability Program			
<b>13. Filing Type</b>	<input type="checkbox"/> Rate/Loss Cost <input checked="" type="checkbox"/> Rules <input type="checkbox"/> Rates/Rules <input type="checkbox"/> Forms <input type="checkbox"/> Combination Rates/Rules/Forms <input type="checkbox"/> Withdrawal <input type="checkbox"/> Other (give description)			
<b>14. Effective Date(s) Requested</b>	New:	06/19/2008	Renewal:	07/24/2008
<b>15. Reference Filing?</b>	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			
<b>16. Reference Organization (if applicable)</b>				
<b>17. Reference Organization # &amp; Title</b>				
<b>18. Company's Date of Filing</b>	2/26/08			
<b>19. Status of filing in domicile</b>	<input checked="" type="checkbox"/> Not Filed <input type="checkbox"/> Pending <input type="checkbox"/> Authorized <input type="checkbox"/> Disapproved			

**Property & Casualty Transmittal Document**

<b>20.</b>	<b>This filing transmittal is part of Company Tracking #</b>	PELAR0004201R01
<b>21.</b>	<b>Filing Description</b> [This area can be used in lieu of a cover letter or filing memorandum and is free-form text]	

Metropolitan filed and introduced a Recurring Credit Card payment option on February 15, 2007. Since that time, it has become an increasingly popular choice among our new business policyholders. Unfortunately, we are incurring an unplanned expense from the various credit card companies with whom we are transacting of approximately two percent of each policy's premium. In researching this matter further, we have found that our major competitors, who are also offering this payment option, are offsetting their expenses by charging a monthly transaction fee. Therefore, in order to maintain our competitiveness in continuing to offer this payment option, we propose to begin charging a monthly transaction fee of two dollars (\$2.00) to partially offset a portion of our expenses incurred.

<b>22.</b>	<b>Filing Fees</b> (Filer must provide check # and fee amount if applicable.) [If a state requires you to show how you calculated your filing fees, place that calculation below]
<p><b>Check #:</b>  <b>Amount:</b></p> <p>Filing Fee submitted via EFT</p> <p><b>Refer to each state's checklist for additional state specific requirements or instructions on calculating fees.</b></p>	

\*\*\*Refer to each state's checklist for additional state specific requirements (i.e. # of additional copies required, other state specific forms, etc.)